

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael William Croutz
Christen Marie Croutz
Debtors

Case No. 20-01617-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 08, 2023

User: AutoDocket
Form ID: tele341

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	#+ Michael William Croutz, Christen Marie Croutz, 204 S Queen Street, Shippensburg, PA 17257-2014
cr	+ Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5330008	Adams Electric Cooperative, 1338 Biglerville Road, Post Office box 3605, Gettysburg, PA 17325-0605
5330009	+ Affordable Finance LLC, 946 Lincoln Way East, Chambersburg, PA 17201-2818
5330011	+ Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5330012	Bureau of Account Managment, Bureau Of Account, Camp Hill, PA 17011
5330015	+ Chambersburg Hospital, 760 East Washington Street, Chambersburg, PA 17201-2751
5330016	+ Chambersburg Hospital ER, 112 N 7th Street, Chambersburg, PA 17201-1700
5330017	+ Chambersburg Hospital ER, 760 E Washington Street, Chambersburg, PA 17201-2751
5330018	+ Chambersburg Hospital Op, 112 N 7th Street, Chambersburg, PA 17201-1700
5330030	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Mana, Attn: Bankruptcy, 1130 Northchase Parkway Ste 150, Marietta, GA 30067
5341093	+ Jesse James Auto Mart, 4599 Molly Pitcher Hwy, Chambersburg, PA 17202-9231
5330037	Penelec, P.O. box 16001, Reading, PA 19612-6001
5338204	+ Penelec/FirstEnergy, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
5330039	Penn State Hershey Medical Center, Post Office box 643291, Pittsburgh, PA 15264-3291
5330038	+ Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
5330040	+ Penn State Hershey Medical Center, PO Box 853, MC A410, Hershey, PA 17033-0853
5330041	+ Penn State MS Hershey Medical Cente, PO Box 854, Hershey, PA 17033-0854
5330042	Phelan Hallinan Diamond & Jones, LL, PMB SSS Acquisition, PO Box 8990, Turnersville, NJ 08012-8990
5330043	Premier Rental Purch, 925 Capitol Landing Rd Ste B, Williamsburg, VA 23185-4378
5330045	Rachel Young, 203 S Orange Street, Shippensburg, PA 17257
5482011	+ U.S. Bank National Association, not in its individ, c/o Rushmore Loan Management Services, L, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5330048	+ UGI Utilities, Inc., PO Box 15503, Wilmington, DE 19850-5503
5341094	+ Wellspan Health, 1001 S George Street, York PA 17403-3676

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5330007	Email/Text: bankruptcy@acimacredit.com	Mar 08 2023 18:38:00	ACIMA CREDIT, PO BOX 1667, DRAPER UT 84020-1667
5341794	+ Email/Text: bknotices@totalcardinc.com	Mar 08 2023 18:38:00	BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657
5330011	+ Email/Text: Bankruptcy@BAMcollections.com	Mar 08 2023 18:38:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5465126	Email/Text: ebnotifications@creditacceptance.com	Mar 08 2023 18:38:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034

5330022	Email/Text: bdsupport@creditmanagementcompany.com	Mar 08 2023 18:38:00	CREDIT MANAGEMENT COMPANY, ATTN BANKRUPTCY, 661 ANDERSEN DRIVE, STE 110, PITTSBURGH, PA 15220-2700
5330013	+ Email/Text: caineweiner@ebn.phinsolutions.com	Mar 08 2023 18:38:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
5330019	+ Email/Text: documentfiling@lciinc.com	Mar 08 2023 18:38:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
5330020	+ Email/Text: ebnotifications@creditacceptance.com	Mar 08 2023 18:38:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
5330021	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 08 2023 18:38:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5330023	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 08 2023 18:53:23	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5330026	Email/Text: mrdiscen@discover.com	Mar 08 2023 18:38:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5330024	+ Email/Text: G06041@att.com	Mar 08 2023 18:38:00	DirecTV, PO Box 5007, Carol Stream, IL 60197-5007
5330025	Email/Text: G06041@att.com	Mar 08 2023 18:38:00	DirecTV, PO Box 139004, Dallas, TX 75313-9004
5330027	+ Email/Text: bknotice@ercbpo.com	Mar 08 2023 18:38:00	Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5343547	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 08 2023 18:38:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5330028	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 08 2023 18:38:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5330029	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 08 2023 18:39:26	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5330031	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 08 2023 18:38:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
5330005	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 08 2023 18:38:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5331121	Email/PDF: resurgentbknotifications@resurgent.com	Mar 08 2023 18:54:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5330033	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2023 18:38:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
5336879	+ Email/Text: ecfbankruptcy@progleasing.com	Mar 08 2023 18:38:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
5330034	+ Email/Text: Bankruptcies@nragroup.com	Mar 08 2023 18:38:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5330035	+ Email/PDF: cbp@onemainfinancial.com	Mar 08 2023 18:53:54	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5330006	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2023 18:38:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5330044	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Mar 08 2023 18:38:00	Progressive Insurance, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
5330046	+ Email/Text: bankruptcy@sw-credit.com	Mar 08 2023 18:38:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
5330047	+ Email/Text: bknotices@totalcardinc.com	Mar 08 2023 18:38:00	Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710

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5474045 + Email/Text: flyersprod.inbound@axisai.com

Mar 08 2023 18:38:00

U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

5336437 Email/Text: bkrcy@ugi.com

Mar 08 2023 18:38:00

UGI Utilities, Inc., P.O. Box 13009, Reading, PA 19612

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5330010		American Webloan.com, Removed per entry 16
5330014		Capital Bank, Address removed per entry 9
5330032		Info Connect, Per entry no 7, can not find address
5330036		PAYDAY LOAN COMPANY, Per entry no 7, can not find address
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court., Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5474046	*+	U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Michael William Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Christen Marie Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Lauren Marie Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its

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individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com,
ecfmail@ecf.courtdrive.com

Leon P. Haller

lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Michelle Ghidotti

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series
2021 Cottage-TT-V bknotifications@ghidottiberger.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 11

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE
MIDDLE DISTRICT OF PENNSYLVANIA**

The U.S. Trustee Program has extended the requirement that section 341 meetings be conducted by telephone or video appearance to all cases filed during the period of the President's "Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak" issued March 13, 2020, and ending on the date that is 60 days after such declaration terminates. However, the U.S. Trustee may approve a request by a trustee in a particular case to continue the section 341 meeting to an in-person meeting in a manner that complies with local public health guidance, if the U.S. Trustee determines that an in-person examination of the debtor is required to ensure the completeness of the meeting or the protection of estate property. This policy may be revised at the discretion of the Director of the United States Trustee Program.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Lawrence Frank	1-866-724-5066	1380190
Kara Gendron	1-877-715-0840	9994937
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
Lisa Rynard	1-877-810-1022	5894927
Jill Spott	1-888-802-9680	2175082
Lawrence Young	1-866-453-7506	2896054

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